

# **Public Testimony and Comments Regarding the 2020 Proposed Wellmark, Incorporated Rate Increase**

For Consideration by Commissioner Doug Ommen, Insurance Division of Iowa

Prepared by Sonya Sellmeyer, Consumer Advocate, Iowa Insurance Division

August 24, 2019

## I. Background

Iowa Code §505.19 sets forth procedures for health insurance rate increase requests exceeding the average annual health spending growth rate published by the Centers of Medicare and Medicaid Services (CMS). The procedures include a requirement that the Office of Consumer Advocacy solicit public comments on the proposed rate increase, provide the comments received by the public on the internet, and to present the public testimony and comments received to the Commissioner of Insurance for consideration before a decision is made on the proposed rate increase.

The Office of Consumer Advocacy was notified on June 17, 2019 that Wellmark, Incorporated (Wellmark) was seeking a proposed average rate increase of 12.5% on 54,000 covered lives. The 12.5% increase varies between plans with a low of 12.4% and a high of 12.6%. These pre-ACA individual grandfathered or transitional business plans comprise of several various blocks of business, with all blocks of business exhibiting current loss ratios above the minimum requirement of 80%, as defined by the ACA. The 12.6% increase applies to post April 1996 products in Pools III, IV and V. Wellmark is requesting a 12.4% increase on the Basic and Standard Plans, and a 12.4% rate adjustment to Pre and Post April 1996 Farm Bureau Federation products in Pools I-V. The subscribers actual rate change will vary depending on the benefit plan selected, age of the members on the policy, and dependent coverage. The proposed rate increase would become effective January 1, 2020 if approved. As the amounts proposed exceeded the most current average annual health spending growth rate of 5.5%, the Office of Consumer Advocacy solicited comments regarding the proposed increases.

## II. Actuarial Review

As a regular part of the rate review process, the proposed rate increase is actuarially reviewed twice. Once by the Iowa Insurance Division's actuarial staff and once again by independent third party reviewers. A summary of the Iowa Insurance Division review has been included in a document which is available as a handout during the public hearing and has been posted on the Iowa Insurance Division website.

The actuaries found the following:

- The current loss ratio for Wellmark is nearly 86%, a measure that calculates what percentage of every premium dollar goes towards claims and allowable costs.
- Without the rate increase for 2020, Wellmark is projected to have a loss ratio exceeding 92%.
- If a 12.4 – 12.6% increase is granted, the actuary projects that Wellmark's loss ratio will be over 82%.
- After adjustments are made to account for taxes, license and fees in the federal medical loss ratio formula, the projected medical loss ratio is nearly 86% after the increase is implemented. If the projected medical loss ratio is not met, policyholders are entitled to a refund under federal guidelines.

- The projected average premium will be \$497.31, based upon an average increase of \$55 per month.

### III. Public Comments

The Office of Consumer Advocacy has received 85 comments and concerns directly from policyholders or members of the public. Like most who are subject to proposed rate increases, the comments focused on affordability. Due to the length of time Wellmark has offered individual policies, many of these policyholders have seen steady increases from their Wellmark plans over the years. These affected Wellmark pools have been receiving rate increases every year to every other year which has led to some premiums ballooning from their original rates and an overall rate increase fatigue. These plans also include a block of business with Farm Bureau, which marketed policies directly to farmers and small business owners.

One policyholder commented:

“We received the letter of a proposed 12.4% increase in our base premiums for family health insurance. PLEASE listen to all the comments, phone calls, and messages and do not approve this increase for families. Currently, we are paying over \$1300 per month for a family of four on our coverage. An increase of 12% is not affordable on our family budget with our career jobs of teaching and farming. Again, PLEASE listen to all your comments and do not approve this increase. Look for other options to reduce health care and make things more efficient.”

Another commented:

“I am self-employed and my premiums are already higher than most who have employers as I pay almost \$1800.00 per month. The rates were raised significantly last year and another potential 12% is not something I can afford. My family barely uses the insurance, as thus far, we have been healthy. Why are we punished for being great customers over the years? At this point, I have not come close to benefiting more than the out of pocket costs I have incurred. This rate of increase has got to stop. Our income does not go up even a fraction of that each year and that’s if we are lucky. Please do not allow this to happen.”

Several policyholders mentioned problems with saving for retirement due to their increased health care premiums. None of the comments received endorsed approving the rate as proposed.

### IV. Summary

The actuarial summary shows that Wellmark’s request would likely place rates at a federally approved threshold at nearly 86%. Without the rate increase Wellmark is facing a possible higher loss ratio of 92%, and an even higher federal medical loss ratio. Given the need to avoid adding uninsured Iowans to

the current collapsing health insurance market, the Office of Consumer Advocacy would encourage the Commissioner to review and consider the effects of this average 12.5 percent rate increase and perhaps a smaller increase could be warranted for Wellmark's policyholders.

The comments received and posted by the morning of August 23rd have been included in this testimony report as required by the Iowa Code section 505.19(3). However, comments may continue to be received until the Commissioner makes the final decision on the proposed rate increase. Any additional comments received prior to the Commissioner's decision, but after the presentation of the consumer testimony, will be recorded on the public rate hearing site.

Attachment A: Wellmark, Incorporated 2020 Proposed Rate Increase Comments



## 2020 Wellmark Inc. Pre-ACA Rate Increase Public Comments

Below are the publicly submitted comments regarding the proposed rate increase for Wellmark Inc. in 2020. More information about the proposed rate increase can be found [here](#).

### **R. B. – SE Iowa – August 21, 2019**

I do not know if this increase is necessary or not, but it seems like almost every year there is a large increase in premiums. Unfortunately we do not qualify for subsidies through the ACA so we have to pay the full price of our health plan. Anyway I have looked at the ACA plans and while our current plan is expensive it is better than the ACA plans in terms of benefits. I guess my question is, for Wellmark, for the insurance commissioner for the legislature, is there some way that these premium increases can be lessened? It seems like we are kept in separate pools, there is the pool of ACA people, pre ACA people, small group, and large employer. And those may even be divided up into smaller pools. What if everyone with the company was grouped together into one big pool? Also if the ACA continues I think the law needs to be fixed so that the subsidies can go to people who buy insurance off the exchanges and started buying their insurance before the ACA, like us. And the family glitch, which prevents families where one family member who receives insurance through work from receiving subsidies for the other family members. This would make insurance more affordable for many.

### **Greg – Stanton – August 20, 2019**

Just wondering how many people will say that you should keep raising our premiums. My bet is no one will. I am a conservative who believes in capitalism so I feel everyone has a right to make money in the business they are in, but enough is enough. Maybe it is time for the insurance companies to fight for their customers and the money they will spend on health care. A \$25 dose of Tylenol when you are in the hospital is just the tip of the iceberg when it comes to outrageous expenses that get charged to patients. I guess I could go on and on, but to keep this short, work for us not for those who already make too much money from us! Then maybe someday premiums will be able to go down.

### **Stanley E. P. – Laurens – August 19, 2019**

I'm writing to say I do not agree with Wellmark's proposed increase to health insurance premiums. This is well above the rate of inflation, and all economic signs point to a coming recession. Iowa families are already struggling and farm families (of which I'm one) are looking at possibly the worst year in recent memory. Many other farmers have Wellmark because it is offered at a group rate through Farm Bureau.

Even at the group rate, with a family of four, I spend 15% of my annual income on health insurance...without another increase. My rates tend to go up about \$1000 every six months. This is ridiculous. To make matters worse, very little is covered by the insurance. If these rate increases continue, I'm not sure how long I can continue to afford keeping health insurance.

**Tom D. – Davenport – August 16, 2019**

Last month I received a proposed increase of 12.6% percent in my Wellmark health insurance premiums for 2020. My wife and I purchase our insurance on the individual market because I am self-employed. We are relatively healthy people yet our premiums consistently increase by double-digits every year.

These health insurance premium increases are not sustainable. No other aspect of my business or personal life sees these types of consistent increases. I don't see double-digit increases in my income or any other household expense.

On top of that, government fees and taxes will account for 3.7% of the 12.6% increase in 2020.

I implore you to provide some kind of relief to those of us who are trying to do things the right way: working hard and paying for our own health insurance.

**Peter M. – Lansing – August 15, 2019**

PLEASE do not raise the rates on our health insurance. I do not have insurance through my employer and pay out of pocket for myself and 2 kids. We ALREADY pay close to \$700 a month and can barely make ends meet. We live paycheck to paycheck and try to manage our accounts with very limited free spending money. If you increase rates, we will really have to consider another company and not be able to make payments. Please consider keeping the rates the same.

Thank you SO much!

Peter

**Jon M. – Nichols – August 14, 2019**

I seriously cant believe you are going to try to stick it to us private policyholders again! The premiums are stinking sky high already! What should I do? Mortgage my farm to pay for health insurance? Why dont the executives and others share in this for once! Eventually you'll start sending people in to bankruptcy! It just gets old, we have to try to budget and make things work, why doesnt Wellmark share the load? Thank you

**Daniel & Joan R. – Kellogg – August 13, 2019**

Dear Iowa Insurance Commissioner.

My purpose in contacting you is for the public hearing on August 24th, 2019 for Wellmark Blue Cross Blue Shields request to, once again and annually, raise our health insurance premium. We have great concern over the continued rising health insurance premiums in the state of Iowa.

We have received our annual notice that Blue Cross Blue Shield intends to raise our premium by 12.6% effective January 1st 2020. This has been an ongoing practice since the disastrous Obamacare came to fruition.

Blue Cross Blue Shield is siting Medical Trend, Government Fees and Taxes and Administrative Expenses. I would be happy to provide you with the letter from BCBS if you would like to see that.

In October of 2007, my husband lost his job at Maytag in Newton, IA after 22 ½ years of employment due to plant closure. We have been purchasing our own health insurance since that time. We started out with a premium of \$350 for my husband and myself. We are currently at \$1294.35 per month. After our premium is paid, I personally bring home approximately \$7800 per year. My employer does not offer health insurance or assist in paying the premium.

I am reaching out to ask that this constant rise in premiums stops and for help in this matter.

Thank you so much.

Respectfully,

Daniel & Joan R.

#### **Carol O. – Sumner – August 12, 2019**

I am writing in regards to the Wellmark rate increase public hearing. I implore you to pay close attention to all comments and pleas from the insureds regarding this rate increase. We have sustained large rate increases every year, and it is becoming more difficult to pay those increases. I am an HSA holder; therefore, I pay the majority of my health care out of my pocket as I never reach my deductible. Wellmark has only paid wellness. However, I still am subject to large increases.

It is time for Wellmark to look at how they can cut their overhead. Why is the biggest, fanciest building in a city always an insurance building? Wellmark needs to look at their spending. Every other company needs to trim their budget. Why not Wellmark?

Please, do not rubber stamp their rate increase request. Why not only give them half of what their asking? With these high rate increases, it appears their faithful, responsible insureds are being penalized. Why do we have to bear the burden of all the irresponsible people not willing to pay their fair share for insurance. Why do we have to supplement Wellmark's extra costs associated with the Affordable Care Act? We can't afford another rate increase.

#### **Kristina P. – Spirit Lake – August 9, 2019**

Every year my insurance rates go up and yet my income only went up 1% last year and that was the first raise that I'd received in several years. Currently I pay more for my health insurance than I do for rent and the insurance cost is going to keep going up! I used to own my own house, but now the extra money that I need for a mortgage is going to pay for health insurance. I currently work between 65-70 hours a week to make ends meet and in order for me to pay the insurance increase, I'll need to work more hours. I'm really tired of working more hours just to pay the increase in health insurance. I'd love to have a 12% increase each year like the insurance companies are getting! I understand that they have expenses as well, but maybe the expenses that the drs., hospitals and pharmaceutical companies pass on to the insurance company need to be reduced. A friend of mine recently had to go to the hospital by ambulance (which was only 1 mile away), and it cost \$3,000. Really??? How can hospitals justify charging that much?? Maybe if the people at the top tried living on the average person's wage for a year, then maybe a better solution



would happen. A lot of companies only want to hire part-time people so that they don't have to pay benefits like health insurance and so the individual has to cover all of the expense. But, the rising cost of health insurance is keeping the average person poor. When are all of the increases going to stop????

### **Mulder – Unknown City – August 9, 2019**

Yeah, I was just gonna tell ya that we got our letter in the mail here about your increase and I already called my agent and told him if it increases, I'm dropping it. I've talked to a lot of people, they've had it - enough's enough! How can the common guy afford this stuff? It's costing me right at 200 buicks a week now for insurance. So, I just thought I'd let you know, and I've talked to a lot of people, and if it goes up, it's gonna be done. Bye.

### **Kelly Y. – Essex – August 5, 2019**

I received a letter from my insurance company, Blue Cross/Blue Shield of Iowa, to let me know of a proposed rate hike AGAIN! Effective 1-1-2020. When will this ever end? Right now I pay \$5000 every 3 months plus \$1000 deductible plus \$3000 out of pocket YEARLY for a grand total of \$24,000 a year for my health insurance!! This is a financial burden and rate increases have to stop! I get these letters every year from BCBS and they always state you can send a letter to you and my husband always said "what good would it do? No matter what the public says, they (BCBS) will do what they want to do and they have us by the throat." I think now, "What can it hurt to voice concern over this crippling debt we have JUST for Health Insurance for one person, me! We are a farm family struggling to make ends meet in these volatile political times with all the sanctions, low grain prices and flooding in the state of Iowa. We need a break! When you consider whether to increase insurance rates for the next year, please consider this letter. Please have mercy! Thank you for your time.

### **Randi S. – Royal – August 4, 2019**

An 8.6% Medical Trend Base Premium Increase is too much. At the rate it is currently growing every year, we might as well join an ACA health plan with better coverage! I am in a grandfathered plan that works for me and my husband. It is also ridiculous idea considering how much I pay per month/deductible/out of pocket max, coupled with the fact that we barely utilize our health insurance because we are healthy, that you want to raise the base premium by over 10%. Unless, of course you would consider decreasing my deductible and/or out of pocket max by the same amount. Please consider raising it by half of your proposal. Thank you.

### **Sandy K. – Bellevue – August 2, 2019**

I am working 2 1/2 weeks out of the month to pay for our insurance. I cannot afford what I have and cannot afford an increase. I think they need to readjust somewhere else. Thank you.

### **Donna S. – Waterloo – August 1, 2019**

I am NOT in favor of an increase in base premium rates. In October 2018 my premium increased substantially, over \$1000 from 2017. I appreciate Wellmark Blue Cross and Blue Shield of Iowa is good insurance, but I can't afford these substantial increases.

**Kathy S. – Le Mars – August 1, 2019**

To whom it may concern:

I'd like you to know that I have never done anything like this - I haven't even done many Amazon reviews!

As I read the notice of Proposed Premium Increase, I had to just shake my head and became angry.

I am a very healthy person, with few medical issues in my life. I take my health into my own hands and try not to rely on a Doctor to keep me healthy.

5 years ago my husband was killed. At that time our combined annual premium was less than mine is right now. I spend close to \$10,000 a year for medical insurance on just myself!

Something needs to change! I am on a fixed income, and this adds stress to that. A 12.4% increase is simply unacceptable.

I do not smoke, I drink occasionally, I work out 6 days a week, I eat organically and healthily - it would be nice to be rewarded for that.

As the nations best known insurance company, please lead your customers in a different direction! Help the people that allow you to stay in a very lucrative business who want to keep you as their provider.

Please take into consideration all the emails, phone calls and letters. Listen to our collective voices. We've chosen YOU, BCBS as our health care provider - give us a reason to stay with you- proudly.

Thank you for the opportunity to say our concerns.

Kathy S.

**Kris R. – Denison – August 1, 2019**

Last year our insurance rates took about a \$90 a month hike and we had to make adjustments in our financial spending to cover this. I was shocked to receive another letter this year with the same kind of increase. Every year my salary increases by about \$9 a month. With this next insurance increase you are asking common middle class working families to find ways to cut their spending again just to cover insurance costs. And this is for a \$3000 deductible plan. So every time we make a doctor visit we are paying for the cost of the visit...and we are still paying the astronomical insurance premium. It is crazy to me that families like mine are scraping to make ends meet in order to have a health coverage plan. It has to be putting a damper on our economy because we have to find ways to cut back. We have college age children. To have the discussion of how stretched we are in helping our children with these expenses because more money is going to insurance premiums is disheartening.

The other thing that bothers me is that in my low socio-economic county I know kids and adults are running to the doctors office for headaches, coughs, many times things you just need to rest or wait out. If I can't afford to go to the doctor's office, how can these low income families afford to be running there regularly? This gouging has to stop. There needs to be a way that everyone is doing their part in covering health care because this family can feel how you are strangling the working middle class.

**Tina G. – Blue Grass – July 31, 2019**

I pay for my own insurance and have for the last 8-9 years and there has been a steady increase every single year. At the beginning, some rates were reasonable, but over the last 3 years, there's increases of 55-65 per month. If this goes through, the increase will be \$64 per month. If this goes thru I will pay \$775

more per year for this insurance. Last year, I paid \$665 more with the increase. I just am frustrated with the increases and not having any kind of option or opportunity to stop them from going through. So, I wanted to provide my comment in regards to such a large increase, in particular over the last few years.

**Shirley H-F. – Unknown City – July 30, 2019**

To Whom It May Concern,

I do not support an increase of BCBS base premium rates by 12.6%. I believe that the factors listed for this rate increase are not warranted.

My husband and I farm. We also are affected due to medical trends, govt. fees and taxes, large amount of administrative expenses. Market prices for our produce (cattle/grain) are not determined by us, even though we incur increased expenses each month. BCBS health insurance is one of the largest expenses we pay each year. Our coverage is continually reduced as premiums increase.

My off-farm job is Speech-Language Pathologist for the pediatric population. An increase in BCBS insurance will negatively affect what families can afford which will have a direct affect on therapy-children and the development of communication those children will need to be affective communications.

I request you deny BCBS's request for a base premium increase.

Shirley H-T.

**Jackie H. – Cumming – July 30, 2019**

Our insurance premiums have almost doubled since we started the basic plan with Wellmark over the last 8 or so years. We barely use our coverage especially my husband but it increases substantially every year anyway. So with the amount they already increase every year plus this base rate increase it will be very difficult to keep paying for coverage.

**S. A. – Unkown City – July 29, 2019**

Dear Iowa Insurance Commissioner, We received a letter from Wellmark Blue Corss and Blue Shield of Iowa, stating that they are asking for another increase. What a surprise. Do you know what a suprise would be? If it would stay the same or drop for a change. The more you let them increase the cost of insurance the more people don't go to the doctor. They say they are paying so much for their insurance that they can not afford to go to the dcotor. So what you have is people waiting until they are in really bad shape to go in to the doctor or hospital and then it is costing more. Sounds simple... Also get a little tired of hearing on the news the profits for the insurance companies, when they claim they are raising our rates again due to the government taxes for the Affordable Care Act, and administrative expenese. Please help us the people and don't let them have this rate increase. Respectfully S. A.

**Susan R. – Clyinder – July 29, 2019**

I'm calling on behalf of our family, listed in our premium as Michael Redding. I'm just calling about the proposed rate increase. I'm begging you not to increase this. The reason being that im already paying a really high rate and we're not even making good use of our insurance anymore. We've had to go to many different options because we're just not getting the medical care that we used to be getting. The doctors just don't spend the time with you, the procedures just don't answer the questions like they should , and

it's just really frustrating to me. I would prefer not to have any rate increase. In fact, I have a child who is now 27 years and is no longer on my policy, and I'm still paying the same rate even though he's had to get his own insurance. Which, by the way, is too expensive for a single person. I'm begging you, please do not put this rate increase through. It is time we get one year of relief. I would truly appreciate it, I could use the help financially. It wouldn't make a lot more sense to me paying you more, for getting less.

**Mary P. – Meredin – July 29, 2019**

I'm calling about the Wellmark BCBS rate increase. It's 12.6%. We are small farmers, self employed. We really can't afford more increases. Our bill will be 1,327.60 a month, that's \$16,000 year. They have asked for and gotten their increases over the last several years every time every year. Something needs to be done about the rising costs of insurance and medical costs. Thank you. That's my beef.

**David & Rena F. – Bryant – July 28, 2019**

As a self employed farmer/business owner we own and pay for our BC/BS policy ourselves. It takes 86% of my wife's school wages just to pay our current premiums. If they raise the rates 12.4 % it will force individual policyholders to change insurances or change jobs to get employer paid health insurance-at my age that isn't an option! It's a shame Wellmark BC/BS's " commitment to providing access to high quality, affordable healthcare coverage for all Americans" no longer includes self employed individuals!!! Please deny Wellmark's request for a rate increase because it will break many small farmers/business owners that it wanted to protect in the first place!

**C. D. – Unknown City – July 24, 2019**

I have had my current Wellmark plan since 2010 and Wellmark coverage my entire life. I change to what I have now because I could no longer afford the premium for my previous plan. When I just got my current plan, the monthly premium was \$135.00 it is now \$301.25. With the 12.4% increase, it will be \$338.61.

Part of the plan's benefits included 3 doctor visits at \$30 per visit. After that, I paid the costs, deductible, and co insurance myself. This has now changed.

Earlier this year, my sister (who has the same plan) and I received new Blue Cross cards and information showing the plan now would have benefits of \$30/visit, with no limit. I called Wellmark twice to verify this and if it was true (it was) and why was it changed? (They didn't know) I told them this will raise the premium, because insurance does not hand out more benefits without a premium in return. Insurance doesn't work that way. At the time, customer service did not know what rate increases would be for 2020.

The answer is 12.4%. We did not ask for the \$30 unlimited doctor visits, but will have it anyway, if we have this plan. Again, we chose our current plan in 2010 because of the \$135 monthly premium. And even though the new premium of \$338.61 is "Cheap" by today's standards, we can't afford it.

Recently, the July 16 Newton Daily News reported Newton Waterworks would have a 5.5% health insurance increase. Why does individual policy holders get stuck with the big rate increases every year and essentially pay the costs for everyone else – including employed plans- all over the state. It's unfair. Rates should increase the same for everyone.

Wellmark is a fine company – but they control the market in Iowa. These big yearly rate increase are baloney. Costs need to be held under control by doctors, hospitals, clinics, and Wellmark. If Medicare can negotiate lower rates, why can't Wellmark? My neighbor battled lymphoma & ended up at the VA because

he's monthly prescription there was \$29/month, compared to \$600 through a private doctor. There is no excuse for such a difference in price. Why should it be that way? It is all out of control & will never change. Everyone is to blame.

I honestly do not know if we will keep our coverage or not. After a lifetime of paying has finally come to join the ranks of the uninsured.

C. D.

### **Carla W. – Johnston – July 23, 2019**

Wellmark Blue Cross Blue Shield of Iowa wants to increase the base pay by a whopping 12.6 percent. I am single, on my own health coverage and already I am paying \$785/month. The 12.6% would increase my monthly payment by another \$98+. The insurance companies are taking and taking, and then cutting our benefits. Please do not let Wellmark increase the base pay. People are going to be priced out of obtaining decent coverage. Thank you for your consideration in this matter.

### **Bill L. - Unknown City - July 19, 2019**

I would like to comment on the proposed rate increase proposed by Wellmark BCBS. As a mid 50's couple that pays \$13333.20 (thirteen thousand three hundred thirty three and 20/100) I find it absurd they continue to want more. Especially when you hear of the CEO salary and the fancy building they think they need. Somebody has got to put a stop to it. Thank you

### **Bryan C. – Woolstock – July 18, 2019**

Yes, this is Bryan C. at Woolstock, IA and I'm calling to protest the amount of increase that they want to raise our base premium. My health insurance last year went up \$126 a month because of my age and because of their increase last year and now they're proposing another 13% this year! This is getting to be absolutely ridiculous. They're a publicly traded company and I got told one time that one of their increases was nothing to do with [unintelligible], just shareholder increase just to make sure that they showed a profit. I'm getting really tired of all these increases. For a person that don't have really any problems at all, this health insurance thing is getting carried away and way out of hand. Thank you.

### **Christine K. – Le Mars – July 18, 2019**

Iowa Insurance Commissioner:

Wow another increase, never could have guessed! Nothing new. They have an increase every year, no matter what. I can't afford it anymore. They want a 12.4% increase. I just got a raise. It was 1.6%, which was 33 cents!!! Cost of living as well as financial constraints on the hospital!!! How do you think people can afford insurance at this rate. I belong to Farm Bureau. I pay 100% of my insurance plus \$40 to belong to Farm Bureau. I am in a grandfather plan which I cannot raise my deductible. I tried. I'm stuck. I can't get on their plan because I am considered pre diabetes. What a joke! They say I make too much to qualify for help with insurance. I am on SSI and working besides. I can't make it AND THEY WANT ANOTHER INCREASE. Go figure. I don't get insurance through the hospital. If I did I would not even receive a check. Besides that hours are such that it is not a full time job without full time benefits.

I would like BC/BS, Wellmark to let me keep my insurance that was grandfathered in, as I have carried it for many, many years and let me raise my deductible so I can afford it to keep it. I couldn't afford to pay a hospital right now anyway. All this insurance is a joke. Easy money for them.

Interestingly, I started out paying BC/BS at a little over \$200, then 300, then 400, then 500, now 601.5 plus YOU want to increase. I understand insurance rises with age, so I expect some increase. I am a fairly healthy person and cannot afford to go to the doctor unless absolutely necessary. Something has to give. Insurance controls the country. I am all for government based insurance. I feel this is wrong and they have you on their side and just want to keep taking from us and you allow this to happen every year.

I can't make it now let alone another raise to pay for deadbeats who could work but have too many handouts or get paid to have kids, go to school and do nothing because it is more economical for them to stay home and live off of us. I've tried to get help, but "I make too much." Really!!! It would be nice if I didn't have to pay for insurance at all, but I'm not a freeloader so I pay and I live without many things and try to pay my bills.

I work for a hospital, I know the people who are getting assistance. Most of them a lot better financially than myself.

Fraud absolutely!!

For once please say NO to their continuous raises. I'm not alone here. We are in a farming community and it has been a tough, tough year here. Why can't any consideration be taken for the economic conditions we face today? This is not a rosy year for anyone here. We are all in a financial bind.

If you think about it, it is just like the landline phones. Everyone had one. We had large phone books with everyone's numbers. Then cell phones came out, a lot got rid of their landlines, now a very small phone book for the ones who need to have their landlines. Same with insurance, you keep raising the premiums, people have to go elsewhere, Where? To the Government! There is no pride left in this country. We live in a deadbeat society right now. Everyone is entitled. My generation is totally lost as we are the ones with values still remaining and teaching our children can be an uphill battle when they are seeing what others do but we still have pride and are raising our children proudly. I am in a farming community and we still have morals and values that we live by and believe in prayer, Pledge of Allegiance and in God!

Please say no to their rise in insurance costs for once and not automatically give them a raise when they ask!

Christine K.

### **Deanne L. – Lowena – July 17, 2019**

Hi, this is Deanne Lenth and I would like to share a comment or concern about the proposed health insurance increase. My town in Lowena, Iowa. My phone number is [redacted]. I am referring to the company of Wellmark Blue Cross Blue Shield. I sure hope that we don't have to have this increase. As a family of four we are paying \$1300 per month at the current rate. At the family budget and our careers, middle income, we are not able to afford much more. So please, please, PLEASE do NOT have an increase in health insurance coverage rates - unless you're really going to give us something in return. Find other ways to be economical. Thank you for listening.

**Karen M. – Dubuque – July 15, 2019**

When I began my insurance, premiums were \$2,754 annually. I note that in 2004 my annual premium was \$3,156 for comparison. In those early days I never saw a doctor and enjoyed perfect health. Maybe twice in 10 years did I require an antibiotic. I began annual mamograms in my mid 40s. I maintained a healthy diet and exercise routine. My premiums increased. Unfortunately, I was diagnosed with breast cancer in 2012, which upon having a second opinion it was noted that it was visible on at least the last 3 mamograms. I went from someone who hardly ever interacted with medical professionals to someone who was dependent upon them. During my treatments I can cite some poor medical practices that if I could have I would not have paid for them. For example, I waited hours for a local surgeon to drain a seroma and was told he was too busy. I went in because it had become rather uncomfortable and to have it drained to prevent a possible infection. I went home and it became unbearable. I went to the emergency room late that night. There an ultrasound was ordered which showed that it was a seroma which I had said it was because it had been drained twice before. The doctor there said he would not touch the work of another surgeon and I did not appear sick enough for it to be infected so I should drive 2 hours to Iowa City at 2 a.m. and have someone there do the office procedure which takes less than 10 minutes. That does not appear to be good medicine. My premiums increased to \$11,989 annually in 2018, (\$10,232 in 2016 for comparison). I know I went from the policy-holder that helped even out costs for others facing health issues, to someone costing more than I was paying in premiums. I am so grateful for my health insurance and the fact that I have a policy that has addressed my health crisis needs so well. I am also very grateful that I have enough money to pay these premiums. They remain about 7% of my income level. Not everyone is as lucky as I am. Thank you.

**Kimberly F. – Mount Union – July 14, 2019**

I am requesting that rates are not increased in my pool. I am at the point where it is already hard to afford ins for myself. I only have used it for a mammogram and physical and not every year. I have not had medical issues or abused it for any increase. I ask you to refuse the increase.

**Kelley K. – Coralville – July 14, 2019**

Dear Commissioner,

Health insurance should be a right and should be affordable, I am a self-employed 53-year-old with a seventy-five-hundred deductible to be able to afford my premium now. Every year the raise premiums. They are getting to where I will not be able to afford them and be able to support myself. Has anybody looked to see what the insurance company's profits are? Why are health insurance companies making a million-or billion-dollar profits off people's lives? Health insurance is a need, not a want and insurance companies shouldn't be a profit-making business off of our lives! We need health insurance, if we don't have it, we DIE or lose everything we have built up just pay the bills. The increase Wellmark Blue Cross and Blue Shield of Iowa has proposed 12.4% base increase is too much. I ask that you deny this request. If we can't pay our premiums, we don't get health care and die or we ride on the state to pay our bills and that affects every taxpayer in the state. I am willing to pay for health insurance if it is affordable. SAVE LIVE'S by lowering premiums instead of KILLING LIVE'S by raising premiums. Our lives should not be a money-making business!

Thank you  
Kelley K

**Mary E. – Cumberland – July 14, 2019**

I feel that the insurance company should NOT be allowed to increase premium rates by 12.4 percent. My health insurance is so expensive that I worry every time it comes to pay it. I just paid \$8003.40 for 6 months. My deductible is single person \$4400 single and \$8800 for 2 person. So basically I end up paying for most of my medical care. I have a grandfathered plan. Only has \$500 preventive care, and of course it was time for my colonoscopy so I paid for most of it. Please don't let the insurance companies raise our rates, enough is enough.

**Char – Belmond – July 13, 2019**

In response to the 12.4% increase Wellmark is proposing: I strongly oppose the increase. The working people of Iowa can not afford it. The average wage increase is maybe 3%. How does Wellmark expect people to be able to afford this? Year after year Wellmark increases premiums. They tell you to increase your deductible to lower the premium. Ha!!! Not helpful! Wellmark should look to cut expenses by cutting salaries of top executives. Does the Iowa Insurance Division actually read and consider the comments from the public?

**Terence & DeAnn L. – Luana – July 13, 2019**

We received the letter of a proposed 12.4% percent increase in our base premiums for family health insurance. PLEASE listen to all the comments, phone calls, and messages and do not approve this increase for families. Currently, we are paying over \$1300 per month for a family of four on our coverage. An increase of 12% is not affordable on our family budget with our career jobs of teaching and farming. Again, PLEASE listen to all your comments and do not approve this increase. Look for other options to reduce health care and make things more efficient.

Thanks for listening----hoping you consider everyone's comments.

**Monice W. – Rockwell City – July 12, 2019**

Dear Blue Cross & Blue Shield of Iowa,

I received your letter of permission to increase the base premium rates by 12.4%. With that paper was another one stating the nondiscrimination notice. Wellmark does not discriminate on the basis of race, color, national origin, age, disability or sex.

My husband and I are 56 years old and are healthy individuals. We aren't on any medication and are physically active. With the old way that the insurance was set up, we there was a rate increase, we would qualify for the healthier pool.

I can't help but think that we are paying for THREE other households now! If the rates must go up, they should only go up for the people with unhealthy lifestyles. I see that you don't discriminate against age, and yet I see quite a difference in age premiums. I feel that we are as healthy as some people 20 years younger than us.

We qualified for your new cheaper health care plan, but my husband works part time for a moving company and the coverage doesn't cover out of state issues.

Please bring back the healthier pools to qualify for and give people incentive to live healthier lives and quit discriminating against age.



When I buy auto insurance, the price is based on my driving and how many accidents I have had. If I lived in an apartment, I wouldn't buy home owners insurance, I would buy renters insurance. I am 56 years old and I don't need maternity on my health insurance. Let's get back to being practical and create plans based on peoples needs.

If the government won't let you call it health insurance, then call it by another name such as a "health life plan".

We are the type of people that you want to keep happy. We pay the premiums and rarely have claims.

In summary, we feel as though we should be able to get health insurance for the same price as someone 20 years younger than us, maybe cheaper, since we don't need maternity. We don't want an increase . . . we want a DECREASE.

Upset about increase  
Monica W.

**Debbie S. – Johnston – July 10, 2019**

I am from Johnston, Iowa. I just am opposing it because I feel it's already too high. I am self-employed, and I feel that it needs to be DEcreased. I'm voicing my opinion, I guess. Thanks, bye.

**Carol S. – Atlantic – July 10, 2019**

This is for Wellmark BCBS. I have an individual policy and I cannot absorb a 12.6% increase. I think they're paying for a lot of illegals and people on welfare and I am retired. My monthly income is very set. I don't get any kind of a 12.6 increase never EVER EVER have gotten a raise or anything like this. So I just think the trend needs to stop. I can't keep affording this! Maybe they need to cut administrative expenses, don't let all the employees get such big benefits. Or maybe they can pay a bigger portion of their insurance because right no it's \$7000 a year and if you go up 12.6% where am I supposed to get that money?!?

**Steven B. – Marengo – July 10, 2019**

On the rate increase that Wellmark Blue Cross Blue Shield of Iowa wants: They don't need a increase! because they got 1.2 billion in the bank. And it's getting more and more expense each year you approved of it. And Iowans are having a hard time pay for it! And may have to do without health insurance. Because of the high cost! If you approve it again. Then the governor, State of Ia and Iowa Insurance Division better find me a higher paying job! And I need a lot of things!

**Denise M. – Unknown City – July 10, 2019**

The 12.4 % increase is absolutely ridiculous. I am highly against it. For my husband and two kids we pay close to \$700 a month right now for insurance out of pocket. My son just went to an allergy associate, and they don't even cover a lot of it. We have to pay them \$500 as well.

If you increase another 12.4%, we will be looking into other insurance options because that is absolutely ridiculous to ask a family that is living paycheck to paycheck to pay that much more a month. We are paying already close to \$700, and I know that's good compared to a lot of families.

Healthcare premiums are absolutely ridiculous right now. Please DO NOT increase the rate. Thank you.

**Julie & Ken H. – Milford – July 10, 2019**

I feel it is very unfair to increase that. I think the increase in the base premium rates for Wellmark Blue Cross/Blue Shield of Iowa is terrible. I've already had a 25% increase a couple years ago. I pay twice what I paid five years ago, which is way too much of an increase on top of what's already been increased. I think that's just terrible. Thank you.

**Tim & Mary N. – Alovord – July 10, 2019**

The working class cannot afford another 12.4% increase. The government tax that is going on is the governments way of paying for Obama care and Medicaid on the backs of the working people. We have access to the best health care in the world but NO ONE will be able to afford it. We already carry a very high deductible so raising that is not an option for us. We cannot keep paying for the medical care of every illegal and person not willing to work. That isnt what Welfare was designed for. It was meant to be a help short term Not a way of life! Please DO NOT implement the huge increase.

**Tom B. – Ankeny – July 9, 2019**

I am self-employed and my premiums are already higher than most who have employers as I pay almost \$1800.00 per month. The rates were raised significantly last year and another potential 12% is not something I can afford. My family barely uses the insurance, as thus far, we have been healthy. Why are we punished for being great customers for years? At this point, I have not come close to benefiting more than the out of pocket cost I have incurred. This rate of increase has got to stop. Our income does not go up even a fraction of that each year and that's if we are lucky. Please do not allow this to happen.

Thank you,  
Tom B.

**Charley A. – Fort Madison – July 9, 2019**

These yearly rate increases are beyond ridiculous. Most peoples income does not go up 10% every year. Wellmark needs to cut money at the top first. This has to stop or there will be no one left paying for insurance. As a self-employed person this health insurance is killing my business, I will not be able to afford this increase and will have to shut my doors.

**Rochelle T. – Galva – July 9, 2019**

Please NO to increase! Yearly increases are getting hard to afford. Please stop!

**Jim M. – West Des Moines – July 9, 2019**

These rate increases are getting ridiculous. I'm now paying over \$1200/mo for my insurance and you want to raise it another 12.6%? For what? Why don't you instead lower your executives compensation and bonus plans, try moving into a headquarters building that is more affordable and cost effective, etc. Digging the policy holder for your corporate and executive "lifestyle" is not the way to do it. Fortunately (or not), I'll be eligible for medicare in a couple of years and you can take your high prices somewhere else.

**William S. – Grimes – July 8, 2019**

The thought of a 12.6% rate increase is ludicrous!! You are asking for a greater increase than cost of living salary increases. Just because a medical trend is up does not mean you should automatically get increases. As a self employed person, your rates borderline break those middle income people needing insurance coverage. We highly protest this proposed rate increase.

**Lori S. – Ridgeway – July 5, 2019**

To whomever cares and can help,

I just walked out to get our mail. In our box were two letters from you to Larry and I, each. I opened mine, sat down to read it and then I cried. I literally cried for an hour. Our health insurance premiums may be going up by "over 12%." We struggle tremendously to pay our premiums now; I have no idea how we will be able to pay more. We are not alone either. I have had diabetes for over 40 years- obviously I did not have a choice, I didn't do anything wrong to have it. I truly wonder how I will survive when I can't pay for the insurance. Please, please make this a priority- everybody needs health care that is affordable. Life is precious and a blessing. I hope I see my grandchildren grow up.

Thank you for your time, Lori S.

**Jenelle M. – Kensett – July 5, 2019**

To whom it may concern,

We received the letter concerning an insurance rate increase. It's always another rate increase. We are dairy farmers, our prices are way down, we can hardly make it. Our insurance went up \$200 as of Jan 1, 2019. The reason was because my husband got older. So I guess you need to pass away. We need insurance, but why does it go up every year, when my price for milk goes down, down, down. It takes two milk checks to pay our insurance every three months. Then there isn't much left to pay the rest of our bills. It really bothers us a lot. I hope for this next year, you will lower or decline this increase.

Thank you, Jenelle M.

**Schae S. – Webb – July 5, 2019**

To whom this may concern,

How do you ever expect people to afford health insurance? The price is absolutely ridiculous. For a service that we need, but can barely afford. Every year rates increase tremendously. When is it enough, when we all go bankrupt?

For the self-employed, we cannot afford it. We are farmers we do not get offered health insurance, we pay it out of pocket. This is basically our whole income a month. We pay \$1,300 a month for a family of three and now we get a letter they are increasing rates by 12.4 percent. That is over \$1,500. That is not AFFORDABLE, not even doable!!!! This issue NEEDS to get solved. We CAN'T keep paying these ridiculous high rates.

We need affordable health insurance. Good health insurance to keep our families safe and health, but health insurance we can afford. I do not want to keep having to worry about if I can make this payment every month. Please help to reduce these high rates.

Schae S.

**Kristina B. – Carroll – July 3, 2019**

PLEASE do not let Wellmark Blue Cross increase its base premium rates at all! We already struggle every month to pay for our private health insurance plan premiums, and we still have to pay medical costs in addition to the premiums. Our health insurance costs THREE TIMES as much as our house payment. My husband and I are self-employed, and one of us may soon be forced to go get a different job that provides health insurance as a benefit. Every year our private health insurance premium rates get higher and higher and higher; this is unsustainable! If we are forced to obtain a different job in order to have health insurance that we can afford, then this isn't really a free country, is it?

**Patrick P. – Alta – July 3, 2019**

I am writing you in regard to the proposed Base Premium Rate Increase requested by Wellmark Blue Cross and Blue Shield. Please do not allow this rate increase! Wellmark Blue Cross & Blue Shield needs to cut their cost and the cost they pay to others before asking any of its insurers for a rate increase! This annual rate increases is totally out of line. They will always push for more money from a rate increase rather than cutting cost or trying to control the out of control healthcare cost on their own. Again, NO Rate Increase! When was the last time any of the Wellmark administration took a pay cut? Have them prove that they have exhausted all means to cut their overhead and have done everything they could to help keep the cost of healthcare down.

Best regards  
Patrick P.

**William K. – Marion – July 3, 2019**

Dear Insurance Commissioner,

Well, here we go again! I've been with BC-BS/Wellmark since 1979. What is a realistic premium for a zero risk healthy self-employed dairy farmer? 20% of net annual income? 30%? 35% is where I'm at, plus I'm driving school bus and 24/7-365 on the dairy. I am a SLAVE to Wellmark for \$60 every day I wake up. Ridiculous and I'm done with them after 40 yrs. I'm putting Wellmark and the world behind me- I want and deserve my freedom. I'm feeling better already! Why am I paying for maternity, abortions, S.T.D, or substance rehab? Wellmark doesn't pay for my eyeglasses, dental or hearing aids. Why does Wellmark want to test me? A zero risk \$22,500 a year client! -- Answer because they think you will grant the requested rate increase. Ask Wellmark, ask hospital management about efficiencies they've implemented that benefit the public. The "non-profit" status of hospitals is salt to the wounds of the bleeding citizens and illegals (if they pay) in Iowa.

2 options: 1) No Insurance, free clinic, or 2) I have to drop health insurance or quit self-employment to try to find a job at the age of 62 with health benefits. (Subsidized health plans - I'm not eligible for.) Health care costs = the end of small business = the end of Wellmark = single payer. Sorry Wellmark you lose in the end.

Respectfully, William K.

**Janet C. – Linn Grove – July 3, 2019**

I was calling to say another 12-13% rate increase which every January is about the same increase over the last number of years. I think over the last 10 years, you would think it would be atrocious looking at the price/cost of any other expenses we have.

I fully object, it would be nice for them to go a while without having a rate increase. So, again I'm objecting. I don't feel that there's anything else that goes up by these atrocious percentages. Some of the time, we take the lump sum when there's a market that goes really bad since we farm. I find it very frustrating also when there are so many ppl that work not necessarily just for the money, but also for insurance coverage.

I understand from a business point that's awful also, but theirs is just as bad as individual ones. It's just atrocious what these changes are. So, that's my complaint.

**Anonymous – Unknown City – July 2, 2019**

I'm calling about this proposed rate increase and I just want to protest that. It's getting to be unaffordable for me. I'm sick and tired of funding Affordable Care Act stuff and operations for people who want sex changes and crap like that. I'm getting sick of this kind of stuff. This isn't how insurance is supposed to be. I'm getting real close to going with something different. I'm a healthy person, I haven't cost Wellmark much. I've been paying through the nose and now I'm going to be paying more. It's wrong, it's wrong! They ought to give me a little bit of a break because I haven't been costing them money.

**James N. – Audubon – July 2, 2019**

This is regarding the proposed rate increase with BCBS. This is insane that they're raising it another 12% or trying to. It's straight up unaffordable, out of control costs for health insurance and a normal family cannot hardly justify maintaining insurance like that. If pushing us to government healthcare is what they're trying to do, then they're doing a good job of it. Pretty soon, we're not going to have a choice because paying \$20-24k a year--Who can afford that? Do not let them do it.

**Paul S.. – Sioux Center – July 2, 2019**

Another request to raise premiums?! Really, this is absolutely ridiculous and wrong! I've been with Wellmark Blue Cross/Blue Shield for many years and ever since Obamacare (stealing from mainly the middle class to pay for lazy people's health care!) our Health insurance premiums more than quadrupled!! And for less coverage and benefits! If an increase occurs, I will no longer be able to afford Health insurance and will be forced to drop my policy. Is this what Wellmark really wants?! I guess my \$20K annual premiums and out of pocket dollars that I pay into Wellmark are just not enough! I hope this request is denied! Wellmark can't continuously keep raising premiums. Hopefully others like me will be willing to voice their opinion as well!

**Allen M. – Ringsted – July 1, 2019**

We've had Wellmark Blue Cross insurance for almost 40 years. In the last 5 years, we've received an increase almost every year. Last year our increase was 33% and we now pay \$2,300.90 for our monthly premium for two people. Today we received notice that they want to increase our rates by another 12.4%. We couldn't afford the increase last year and have had to change our lives drastically to pay our premiums. We tried to get insurance with other companies including the ACA market place, but were

unable to do so. We STRONGLY urge you to deny this proposed increase. We feel insurance companies are taking advantage of hardworking people and if we get another increase, we may have to go without health insurance. Thank you, Allen M.

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**Mary Ann & Donald L. – Cedar Falls – July 1, 2019**

This is in regard to the premium rate increase for 2020 for Wellmark BCBS. We have now retired. We are not old enough yet to receive Medicare, and this 12.6% increase, I think, is absolutely RIDICULOUS. I wish someone could get this health insurance down here where we can afford it. We are healthy, we don't use the doctors, we don't abuse doctors, we don't abuse the hospital. We just don't really use our medical insurance unless we absolutely have to. So we are paying a very high amount every month. We just can't afford the increase and somebody needs to do something about it. Thank you.

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**Tim & Joann T. – Danbury – July 1, 2019**

Sirs/Madames:

We are writing in regard to the proposed Base Premium Rate Increase requested by Wellmark Blue Cross and Blue Shield.

We adamantly want to fight this increase. Our monthly premium now is \$2,300.00 a month. THAT IS MORE THEN MOST PEOPLE MAKE A MONTH!!! How are we suppose to keep supporting their increases.

We farm and I help my husband farm but have to work off the farm also to help pay this monthly health insurance premium, I do not have health insurance offered where I work.

When will this ever stop?? Our daughter and son-in-law wanted to have a baby but they are both self-employed and it was going to cost too much so they were holding off..... is that what the world is coming too. People who work hard can't have any more kids cause they can't afford to pay for them.

PLEASE do not allow this increase. We can't afford anymore increases.

Best regards,  
Tim & Joann T.

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**Darrell W. – Cedar Falls – July 1, 2019**

Dear Mr. Insurance Commissioner: I am writing to you today as a hardworking business professional and community activist, to use your power as insurance commissioner to deny Wellmark BlueCross and BlueShield the right to raise their insurance rates yet again!

The hard working people of Iowa are going to demand that you Mr. Commissioner work to keep insurance rates as low as possible, it is my view that health insurance companies are getting way out of control and we need to put a stop to this greed once and for all!!

Mr. Commissioner on August 24th, 2019 take matters into your hands and see it my way, I urge you to flat out deny this latest round of insurance rate hikes, you and only you have the power to take a stand and say "NO"!!!

Sincerely,  
Darrell A. W.

**Maggie A. – New Hartford – July 1, 2019**

STOP BONUSES NOW!! No, No, No - go right ahead and raise my medical health insurance coverage - I really don't need to feed my family, we don't really need electricity or heat or air conditioning. I would MUCH rather know that everyone at Wellmark BC/BS is getting enough bonus money for vacations, cars, clothes, art, golf, computers, \$1,000.00 cellphones & that wellmark has enough high-rise, fancy business offices to plan all this. Knock yourselves out! let your Conscience be your guide! Maggie A.

**Elizabeth L. – Cascade – July 1, 2019**

I am contacting you in regard to Wellmark Blue Cross and Blue shield of Iowa's proposed 12.4 % increase to the base premium rate. I would like to add my voice to the many people who feel the need to make you aware that the percentage rate that is proposed needs to be in sync with the cost of living percentage rates that people receive in their base salaries. I will be receiving a 2.5% increase in my salary for the 2019-2020 school year. (I am a Catholic school teacher). I am more than willing to pay health insurance premiums for health care, but the premium increases need to coincide fairly with the amount of money I make--in such a way that I can still pay the day to day bills I incur other than health insurance. With the proposed rate increase, health insurance premiums alone will be taking approximately 30% of my yearly income. To put it bluntly, this is too large of an increase. Please do not force people to live in fear of the next rate increase, or force them to chose policies with higher deductibles. The deductibles we already have also often force us to decide how necessary any preventative medical procedures really are if we will be asked to pay \$3000 each time to meet our deductible. My husband and I are at an age when we are very much trying to save for our retirement. Please consider limiting any insurance premium rate increases to an amount that coincides with the cost of living increases we receive. A 2.5% increase is reasonable; a 12.4 % increase is not.

**Jon W. – Minburn – June 30, 2019**

I will comment on this again, as rate increases seem to come quite regularly and any comments don't seem to really matter. I am a self employed person, pay my own bills. I don't have the luxury of having someone to pay most of my health insurance premium. The rate increases from Wellmark seem to be a rather regular occurrence. This increase will put my insurance premium right at \$10,000 a year. \$10,000 a year, are you kidding me???? That is a very large percentage of my yearly income. Why should I be penalized because I work and pay my bills? Oh sure, I could go on the insurance exchange and see if I qualify for a subsidized rate, which I might possibly. But, my income is so variable from one year to the next, if what I estimate what my income might be for a give year and it exceeds that, well guess what?? I get to pay back all of the subsidies plus some penalties. Which would exceed the premiums that I am paying now. None of which I want to deal with.

In the last several years of the ACA, of which there is nothing affordable about it, unless you are a person that is already on the dole. My health insurance premium has gone from not quite \$4,000 a year to \$10,000 a year. I might add, I am a male that is in good health and, other than check ups, have not used the health care system.

Why don't the people that have rammed this down our throats and tried to convince us that this is such a great thing start paying for it? Oh, those people have their own healthcare system that is completely isolated from all of this. Isn't that a really good idea!! Sit there in their sheltered glass houses and tell everybody else how thing should be done.

By now the frustration that I am feeling over this has got to be very clear. It is clearly putting a hardship upon me and about everyone else that works for a living and pays their own bills. I feel like I have 2 options. Roll the dice and stop paying for health insurance, pay the yearly tax penalty, and wait for the magic Medicare age. Or just bend over and take it, with no lube until I am old enough for Medicare.

What ever it might be, it is clear that this system is not working.

### **Rodney M. – Greenfield – June 30, 2019**

I am self-employed in SW Iowa owning a lawncare business. With the next raise in rates it will be a 24% raise in two years for my health insurance. Our son will be going off SHIP health insurance in August after graduating from college and will need to either go on my insurance or my wifes. My wife is a secretary at the local school and is paid less than \$20,000 per year but her insurance is paid for by the school. IF we were to put our son on her insurance it will be \$380 per month, if we put him onto his own insurance it is looking to be \$400 per month, his current employer keeps his wages at less than 40hrs per week so by law they do not have to offer insurance. Currently my health insurance is at \$537 per month, add our sons who will be through Wellmark at my wifes job it will be a total of \$11,004 per year. ( this is more than half my wifes salary per year at the school) If the insurance rates are raised again I will be forced to raise my prices to our business customers, many who are elderly and on fixed incomes. They can not mow/trim trees etc because of age yet if they do not mow their yard the city will charge them triple what I charge as a business owner. I do not want to raise my prices as I haven't for several years because my customers are valuable to me, many have been with my business for over 20 years. I do not want to change insurance, Wellmark has been good to me. I am in good health but to pay for others who are not in good health and use their doctors/hospitals unnecesarily should not be my families burdan.

### **Anthony S. – Lake Mills -- June 29, 2019**

I am opposed to the proposed rate increase that would take effect January 1, 2020. Find a way to cut costs. The rate is continually rising. There needs to be a solution other than raising rates every year. Thanks.

### **Daniel D. – Spirit Lake – June 29, 2019**

Health insurance and out of pocket costs are oppressive. My wife and I are paying about \$2200 a month for premium and deductible amount, which we generally reach.

In the meantime, the compensation of executives in the health insurance companies is out of control. The only information I could find with a Google search online about Wellmark's CEO is that the position paid \$2.5 million per year in 2008. I would expect the pay has at least doubled since then. And I suspect that the pay figure does not include other forms of compensation like stock options.

It is immoral to approve large rate increases for families while letting executives take home millions each year. If health insurance is not affordable, the executives should do their part too. Set executive pay at more reasonable levels. Let's see some sacrifices from everyone, not just the customers.



**Kim G. – Aurora – June 28, 2019**

Ok- you have let them jack my rates up EVERY YEAR. But yet my coverage does not change, it's still the same as it always has been. And I am so tired from these low life ones that do not work, they collect everything in God's green earth, and they know the system well enough to work it, ok, go out and get money back. We pay them money back and we continue to give them everything for free, and I'm sorry, I don't like paying for everybody else! As soon as the Obama thing went through, BOOM! We got jacked up 45 bucks. And they turned round and hit us with a raise again because they needed it for "taxes". What about the people who pay this? I'm having a hell of a time making my rates, \$673 and some odd cents, and nothing has changed, the coverage hasn't changed period. But yet, I don't get any better coverage. I can't even see anybody for a substance abuse eval or mental health eval. But yet they all can run down for it. I've heard in a public field, I've worked with these people, they say "Oh yeah, I don't care, it doesn't cost me anything". That's what I hear, that upsets me. And I'm sorry, you can tell the grocery stores because everybody with dricken' food stamps runs down there the first of the month, and get their money, and they're not being cheap meat. They're buying tbones and siloins and ribeyes. I can't affore to buy that! That - I'm sorry- that upsets me, it pisses. me. off. So if you'd like to talk to me, I've got plenty to say! Because this is HORRIBLE- jacking it up again, how are we supposed to keep paying for it? I have a fixed income, what am I supposed to keep doing now, drop it? I have one lump because the doctor screwed up, I have theumatoid arthritis, I've had three back surgeries, and you know what? I'm STILL not living off the state on a free ride. Bye.

**Gary S. – Decorah – June 28, 2019**

We have a policy here with BCBS and I'm against the rate hike or raising our premiums. I think that BCBS should look into managing some of their money a little bit better instead of putting up brand new office buildings and paying some of the CEOs way beyond reasonable wages. If you'd cut back on some of that stuff, maybe we wouldn't need as much of a rate increase all the time. Because it's easy for you people - you don't make ends meet, you just raise our premiums. We don't get to do that in our business! That's what I got to say.

**Emily E. – Shell Rock – June 28, 2019**

Wow, another rate increase! Our premiums have gone up close to sixty percent since Obama care was introduced. SIXTY PERCENT! This is ridiculous. I have raised my deductible to the highest rate I can trying to keep my premiums down and it really doesn't matter in the end. I will soon have to consider dropping my healthcare as it costs way too much. Maybe I should pocket my premium money and gamble on my families health.

I know the insurance provider will say their hands are tied and I do agree with them as the insurance companies agreed to have their hands tied when they supported Obamacare. Providers went along with Obamacare as they saw endless dollar signs. Everyone would have to carry coverage or pay a penalty.

I know these words will fall upon deaf ears and that this hearing is just a formality that must be carried out to make things look good, but I beg you to stop these increases. Regular middle class people like ourselves are being forced out of our health plans when we were promised we could keep our plans and that our premiums would go down \$2500. We were lied to and now we are being kicked in the teeth which is really bad as I also can't afford dental insurance!

**John G. – Spencer - June 27, 2019**

Dear Friends:

I am writing to protest the requested increase being sought by Wellmark Blue Cross and Blue Shield of Iowa. They should not get any increase. I cannot believe they are already asking for a whopping 12.6 percent increase. That is huge.

As an attorney, I take on indigent criminal cases for which the State of Iowa pays a whopping \$60/hour (1/3 of what I normally charge a private client). It has been \$60 for a long long time. Why is it that health care costs increase at an astronomical rate and insurance companies just raise their rates? The problem with health care is there is no accountability. I tore my Achilles tendon this past year and I asked the hospital how much the physical therapy was costing me and NOBODY knew (or cared for that matter)--- they just rudely say your insurance will cover it and we'll send you a bill for what is not covered. Stop the madness.

Sincerely,  
John P. G.

**Joshua H. – Rockwell – June 27, 2019**

20k a year for a healthy family of 4 is our premium already. I WILL NOT pay a dime more if these rates increase. We will be finding different coverage. It may not be as good of coverage, but we can pay a lot of out-of-pocket expenses for 20k annually. We have been very happy at Wellmark but there is no way I'm taking on a 3rd job just to pay for health insurance. Thank you for allowing us to voice our opinions.

**Duska N. – Vinton – June 27, 2019**

We have just received the letter stating that it was proposed to increase our premium rate by 12.6%. We are a small business that is struggling just to make ends meet. We pay full taxes so basically are paying in 60% of my husbands wages just to make quarterly federal and state taxes. By paying insurance for car, business, home and health insurance (because health insurance is now mandatory) we are insurance poor. I am currently 55 and my husband will be 57 in September we have stayed fit and healthy just so we don't have to go to the doctor, but every year our BCBS goes up. I believe 5 years ago we started out paying \$585.00 a month and now it has doubled to \$1100.35 per month. I have HBP but am regulated with medication in which I take faithfully and my husband does not have any health problems at all. So we basically are paying \$1100.35 a month because by the government we are forced to otherwise we would be fined. Plus we pay in \$5000.00 every 3 months for Federal and State taxes. Regular everyday food, electricity, gas, car payment/car insurance, Van insurance, house insurance, disability insurance, business liability insurance, and all the little things that come up that either quit working or break we are just keeping our heads above water. We are the small business owner/ middle class that get ignored except for when it comes to paying taxes and insurance. We have not ever been able to put any money away for retirement or even to have a 401k or anything because we are self employed and I have worked part time with no benefits so I could raise our kids with security, manners, good values, safety, and was home for them so they did not get involved in gangs, drugs, alcohol and always had a parent to be there for them for any questions they would have or any fears or hurdles they would come across. Why are we lumped into a rating class with our age/income/health??? There many people that have many health problems and/ or go frequently to the doctors over every little problem and abuse their health insurance. Why are we not looked at for how our health is and how much we use our health insurances? If we are healthy and do not use our health insurance, personally, I don't feel our insurance should Increase it should be regulated by each individual plan not groups or rated classes. Why can't we get a insurance break for not using our

insurance? Why can't each plan be looked at yearly and if it has not been used for any major health issues or the policy holders have yearly/regular checkups and pass with good health why can't the insurance just stay at the same price? Why does the health conscience people get punished for the people that abuse the system, I say praise the people that save the insurance and government money by staying healthy and fit by not raising their insurance and look at the people that abuse the system by overusing medication, drugs, alcohol, smokers, overeaters(obese) and up their insurance. We fear that with every increase how we are going to afford healthcare we have 10 more years before we will be of the age to get Medicare and that is even if that will still be there for us when we get there. We fear losing our house and all we have worked hard for to get where we are on our own, no government help we did it on our own. Sometimes I couldn't even by bras or gas to get to work so we charged it just to get to work to pay our bills. When can people like us catch a break? Please reevaluate increasing our insurance costs so we can keep our heads above the water. I would like 2 votes towards no increase. Thank you for listening to a small business/middle class wife, mother, sister, daughter that just wants to make ends meet and have a healthy life and see her grandchildren grow up. Sincerely, Duska N.

### **Cindy H. – Marquette – June 27, 2019**

Our base premium is going up by 12.4%. Last year the increase was over 20%. Ten years ago my monthly premium was \$249 and now it's over \$600 a month. I had to have a colonoscopy - I had to pay 100%. I have annual physicals - I had to pay 100%. And that's just for me. My husband has his own individual policy. This is unaffordable. As the cost goes up, it becomes a strain, and everything is restricted. We're very healthy.

### **Jan K. – Cherokee – June 27, 2019**

I cannot come to the public hearing on the proposed increase in the base premium rate. This is me calling you to say please do not raise it, my base premium, because this will make my health insurance go up. I'm on a \$5000 deductible now, my husband just died, I'm not on Medicare. PLEASE do not raise this up. Mark me down. Thank you.

### **Rhonda P. – Unknown City – June 27, 2019**

Hi, I'm calling to leave a public comment regarding the increase of the base rate of the Wellmark insurance. I'm not for this. We are self-employed farmers. We have a family of four. Every year, it seems like it increases. We've upped our deductible and we really can't do that anymore to make it feasible. We're just not for this raise and this insurance. I think it's been raised enough over the years, and with being self-employed farmers like a lot of other people probably who have this, it's just not right that it has to be raised again. Thank you.

### **Carla V. – McGregor – June 27, 2019**

I'm calling regarding the rate increase for Wellmark. I have BCBS, myself. I'm already thinking about switching plans due to the cost of the Wellmark. So if they raise it another even 8%, it would probably force me out because I don't get my insurance through a company. I'm all self paid. I've been a loyal member of BCBS, my parents got it many, many years ago. Please don't increase the rate, so I can afford to stay where I'm at. Thank you.

**Brian D. – Milford – June 26, 2019**

These rate increases seem to be out of touch with the real world scenarios. Constant increases of 10%+ seem to be a common occurrence with Wellmark. Just curious what other industries in the USA can seem to "get away" with those kinds of increases on a consistent basis. My wife and I are involved in real estate and that industry does not make appreciable increases in value or costs (typically a 3% increase in value, year to year...excluding hot area, like the greater Des Moines area....which is the exception to the rest of the state. Also, the rising cost of health care is ridiculous, since it became mandated by the government to "have it" or pay a penalty greater than the premium. It takes a larger portion of income to cover these rising costs every year...therefore the average person in public is becoming more and more unlikely to have any disposable income....Incomes do not go up at the same rate as the rate increases...where is the logic in that, besides the large campus type setups that the insurance companies continue to build and occupy. They are also the largest buyer of commercial paper, like mortgages, etc.. These returns from the investments outside of the regular premiums vs. claims ratio, have made the insurance industry very lucrative. When is the last time that a large insurer went broke...this industry is being run similarly to the banking industry prior to the mortgage collapse...running wild and being allowed to continue on that path...please consider the general public and there increasing hardships, due to the continual rising of premiums (out of pocket expenses for all working Americans). I am sure that this is just a formality, but I decided to speak up, since I am one that finds this disparaging trend quite frustrating as it continues year after year.

**Chris R. - Dubuque, IA - June 26, 2019**

5 years ago, my employer contributed \$1200 to my health insurance, and I had no out of pocket expense on my part. I repeat, no out of pocket expense on my part! 5 years later, my employer has increased their part to \$1500, and I now I am paying \$685 out of pocket! Thats already quite an increase within 5 years! Haven't you increased it enough? And now you are proposing a 12% increase? I'm fed up with it all! I'm ready to look for alternatives!

**Mary S. - Fort Dodge, IA - June 26, 2019**

My insurance policy is a BCBS Wellmark Blue PPO. I am greatly concerned about the 12.4% increase Wellmark is requesting. My husband is retired and on Medicare and a Wellmark supplement. My policy covers myself and our 22yr old daughter. We pay \$437.05 monthly and have a \$11,000 deductible. Yes \$11,000 before my policy pays for medical expenses. I have had some health concerns this year and have already paid approximately \$3000 out of pocket. The proposed increase would put my premiums close to \$500.00. per month for 2020. My policy started out in the lower \$200 which is why a high deductible was acceptable. Worse case scenario, I could spend close to \$17,000 next year before my insurance kicks in. My husband's medical insurance totals over \$5000. I can not afford this proposed premium increase. I will be forced to find another plan. Thank you for our consideration.

**Carla E. - Lawton, IA - June 26, 2019**

Another increase? My wages will not increase this year. Are any of the Wellmark Blue Cross and Blue Shield of Iowa employees wages increasing? Why are we paying the insurer fee that helps fund the Affordable Care Act. I have a grandfathered plan and the Affordable Care Act doesn't pay any of my premium or give me any benefit. It is time the people who don't ask for subsidies and who have continued to have insurance quit paying for those who don't pay their own premium and went without insurance. I have

given up a lot of things in my life to pay these premiums. I need a break. Please deny this increase for grandfathered plans. If you don't I think I will join the many people who just don't have insurance. I am sick of stressing because I don't know how I will pay this bill. I have a low deductible and still don't go to the doctor because I can't afford to pay that.

**Nate K. - Charles City, IA - June 26, 2019**

Hello this is a joke another 12.4% increase. I guess I should be happy it's only 12.4 I think last year it went up 24% .. make them pay it out of there pockets. No sence in having health care If the insurance company is gonna milk you dry trying to pay for it. This has got to stop.

**Joan R. - Carroll, IA - June 26, 2019**

Instead of lumping us in the "same base rate" as people our age, why not "qualify" your customers? instead of increasing our rates which are already RIDICULOUSLY HIGH, consider the individual applicant..... Why not reward your clients who deserve it, with a discount when they PROVE they are proactive in maintaining good health and are worthy of a lower rate! ... ie, they are not overweight, do not smoke, do not overindulge, do not abuse the healthcare system! we are not smokers, we have no change in geography, same number in our policy: 2., both attend Crossfit 5 times a week and see the doctor for physicals or only when necessary. I am SO SICK AND TIRED of paying for other peoples bad health choices. Please consider the client and not the standard base rate. I know I deserve a better rate and will be looking for one!

**Christine H. - Cedar Rapids, IA - June 26, 2019**

I am against the 12.4 percent premium rate increase, self employed and health insurance is already one of the larger expenses. Thank you for your consideration.

**James A. - Fort Dodge, IA - June 25, 2019**

I am against the increase. They have increased the amount. I have to pay every year. I only get a 3 percent as a cost of living raise like the average person. It is getting harder and harder for me to be able to make the payments . How much more can we the people take?